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## Payments Report 2021

Published: 3 November 2021

The pandemic has given an extra boost to the digitalisation of the payment market. New actors offer fast and cheap payment solutions. At the same time, interest in crypto currencies is increasing. To meet this development, the Riksbank is investigating, in collaboration with other central banks and international organisations, the conditions for issuing a central bank digital currency. The Riksbank is also making preparations to allow instant payments, such as Swish, to be made using the Riksbank's system. It is the Riksbank's opinion that those who need to use cash should be able to continue to do so. To achieve this target, the position of cash as legal tender needs to be reinforced.

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## SVERIGES RIKSBANK

– for a strong and secure economy

**Postal address:** SE-103 37 Stockholm

**Visiting address:** Brunkebergstorg 11

**Billing address:** *Electronic billing* via PEPPOL BIS Billing 3: Lev-id 0007:2021002684, operatör Opus Capita

**Organization number:** 202100-2684

**Telephone:** +46 8 787 00 00

**E-mail:** [registratorn@riksbank.se](mailto:registratorn@riksbank.se)

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